# GOVERNMENT OF INDIA
# FINANCE
# LOK SABHA

UNSTARRED QUESTION NO:2165
ANSWERED ON:28.07.2017
Insurance Scheme for BPL
Kumar Shri P.

**Will the Minister of FINANCE be pleased to state:**

(a) whether the Government proposes to set up any insurance scheme for the people living Below Poverty Line (BPL) and if so, the details thereof; and

(b) whether the Government offer the benefit of free life insurance scheme to such people and if so, the details thereof and if not, the reasons therefor?

## Answer

Minister of State in the Ministry of Finance
(a) and (b): The Social Security Scheme namely, Aam Aadmi Bima Yojana (AABY) caters to unorganised sector persons under 48 various vocational groups such Beedi Workers, Brick Kiln Workers, Rickshaw Pullers/Auto Drivers etc. The scheme provides insurance cover of Rs.30,000/- on natural death, Rs.75,000/- on death due to accident, Rs.37,500/- for partial permanent disability due to accident and Rs.75,000/- for total permanent disability due to accident, to such persons in the age group of 18 to 59 years for a premium of Rs.200/-, of which Rs.100/- is paid by Government of India and the balance Rs.100/- is paid by State Governments/Nodal agencies/ individuals, as the case may be.

As part of Pradhan Mantri Jan Dhan Yojana (PMJDY), all the people in the age group of 18 to 59 years who opened Jan Dhan accounts between 15.08.2014 to 31.01.2015 were covered under free life insurance of Rs. 30,000/-. The premium is borne by the Central Government. Apart from the above, the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and the Pradhan Mantri Suraksha Bima Yojana (PMSBY) are universal and affordable schemes available at a very low cost, to address the insurance of life and accidental risks. Further, Rashtriya Swasthya Bima Yojana (RSBY) provides health insurance cover to persons living below the poverty line.